

**Fill in this information to identify the case:**Debtor 1 MICHAEL T VENNUMDebtor 2 DENISE M VENNUM  
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 20-20009GLT**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: FREEDOM MORTGAGE CORPORATION Court claim no. (if known): 3Last 4 digits of any number you use to identify the debtor's account 3 4 7 4Property Address: 131 CRIMSON DR  
PITTSBURGH PA 15237**Part 2: Cure Amount**


Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>5,621.75</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>5,621.75</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>5,621.75</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$2,608.00The next postpetition payment is due on 4 / 1 / 2025  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 MICHAEL T VENNUM  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 03/28/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MICHAEL T VENNUM**  
Name

Case number (if known) **20-20009GLT**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
03/26/2021	1191313	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	273.26
04/26/2021	1194584	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	515.15
05/25/2021	1197715	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	515.15
06/25/2021	1200898	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	3,023.69
09/24/2021	1210344	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	55.13
10/25/2021	1213322	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	651.90
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	587.47
				<u>5,621.75</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

04/27/2020	1156737	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	7,224.00
05/26/2020	1160127	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	2,290.54
06/26/2020	1163528	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	2,617.96
07/29/2020	1166660	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	2,356.80
08/25/2020	1169738	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	2,609.42
09/25/2020	1160127	HOME POINT FINANCIAL CORP(*)	CANCELLED CHECK TO CREDITOR/CONT	-2,290.54
09/25/2020	1171431	HOME POINT FINANCIAL CORP(*)	PREWRITTEN CHECK TO CREDITOR/CON	2,290.54
09/25/2020	1166660	HOME POINT FINANCIAL CORP(*)	CANCELLED CHECK TO CREDITOR/CONT	-2,356.80
09/25/2020	1171432	HOME POINT FINANCIAL CORP(*)	PREWRITTEN CHECK TO CREDITOR/CON	2,356.80
09/28/2020	1172823	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	3,589.59
10/26/2020	1175921	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	2,771.13
11/24/2020	1178990	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	2,772.63
12/21/2020	1181965	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	363.62
01/25/2021	1184931	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	5,182.72
02/22/2021	1188041	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	2,773.75
03/26/2021	1191313	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	3,075.94
04/26/2021	1194584	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	2,508.54
05/25/2021	1197715	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	2,508.54
07/26/2021	1204103	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	3,284.19
08/26/2021	1207220	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	3,632.96
09/24/2021	1210344	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	3,110.71
10/25/2021	1213322	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	2,507.28
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	2,507.28
12/23/2021	1219415	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	2,507.28
01/26/2022	1222492	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,507.28
02/23/2022	1225404	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,507.28
03/25/2022	1228339	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,507.28
04/26/2022	1231360	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,507.28
05/25/2022	1234410	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,517.11
06/27/2022	1237425	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,517.11
07/26/2022	1240377	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,517.11
08/24/2022	1243288	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,517.11
09/27/2022	1246144	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,517.11
10/25/2022	1248980	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,517.11
11/23/2022	1251760	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,547.76
12/22/2022	1254539	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,547.76
01/26/2023	1257270	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,547.76
02/23/2023	1259917	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,547.76
03/28/2023	1262665	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,547.76
04/25/2023	1265491	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,547.76
05/25/2023	1268326	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,547.76
06/26/2023	1271234	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	827.06
07/25/2023	1274025	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	3,081.38
08/25/2023	1276791	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,060.98
09/26/2023	1279547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	785.11
10/25/2023	1282255	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	3,386.21
11/27/2023	1284944	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,996.20
12/21/2023	1287547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,997.64
01/26/2024	1290197	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	786.29
02/26/2024	1292879	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	4,020.60
03/26/2024	1295525	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,179.53
04/25/2024	1298171	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	3,043.72
05/29/2024	1300881	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,468.03

Debtor 1 MICHAEL T VENNUM  
Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
06/25/2024	1303453	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	5,254.00
07/25/2024	1306017	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	833.99
08/26/2024	1308629	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	4,961.36
09/25/2024	1311195	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	899.15
10/25/2024	1313746	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	3,619.08
11/25/2024	1316321	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	3,278.43
12/23/2024	1318724	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	897.76
01/28/2025	1321192	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	6,370.46
02/25/2025	1323643	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	555.78
				<hr/> 157,463.74

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAEL T VENNUM  
DENISE M VENNUM  
131 CRIMSON DRIVE  
PITTSBURGH, PA 15237

DANIEL P FOSTER ESQ\*\*  
FOSTER LAW OFFICES  
1210 PARK AVE  
MEADVILLE, PA 16335

FREEDOM MORTGAGE CORPORATION  
ATTN BANKRUPTCY DEPT-PAYMENT PROCESSING  
11988 EXIT 5 PKWY BLDG 4  
FISHERS, IN 46037-7939

BROCK & SCOTT PLLC\*  
3825 FORRESTGATE DR  
WINSTON SALEM, NC 27103

3/28/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee